| B1 (Official Form (7)(845))15-10818 Doc 1  | Filed 03/26/15   | Entered 03/2   | 6/15 09:32:12   | Desc Main  |                    |
|--|--|--|---|--|--------------------|
| . United States Bankrui  | PTC DOCUMENT   | Page 1 of 10   | YOL   | UNTARY PETITION  |                    |
| Name of Debtor (if individual, enter Last, First, Middle);   | ucheth   | Name of Joint Deb  | tor (Spouse) (Last, First,  | , Middle):   |                    |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):   |  | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): |   |  |                    |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):   |  | Last four digits of S<br>(if more than one, s  | oc. Sec. or Individual-T<br>tate all):  | axpayer I.D. (ITIN)/Complete E   | EIN                |
| Street Address of Debtor (No. and Street, City, and State):  | Street Address of Jo   | oint Debtor (No. and Stro  | eet, City, and State):  | <del> </del>   |                    |
| County of Residence or of the Principal Place of Business:   |  | ZIP CODE  County of Residence or of the Principal Place of Business:                                     |   |  |                    |
| Mailing Address of Debtor (if different from street address):  |  | Mailing Address of Joint Debtor (if different from street address):                                      |   |  |                    |
|  |  |  |   | ,  |                    |
| Location of Principal Assets of Business Debtor (if different f  | ZIP CODE rom street address above):  |  |   | ZIP CODE   |                    |
| Type of Debtor   |  |  |   | ZIP CODE   |                    |
| (Form of Organization) (Check one box.)  | Nature of (Check one box.)   | Business   |   | ankruptcy Code Under Which<br>on is Filed (Check one box.)   |                    |
| Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  | Health Care Bus: Single Asset Rea 11 U.S.C. § 101( Railroad Stockbroker Commodity Brok Clearing Bank Other | d Estate as defined in 51B)  | Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  | ☐ Chapter 15 Petition for Recognition of a Fore Main Proceeding ☐ Chapter 15 Petition for Recognition of a Fore Nonmain Proceeding         | eign<br>or<br>eign |
| Chapter 15 Debtors   | Tax-Exem   | pt Entity  |   | Nature of Debts  |                    |
| Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:   | Check box, if  Debtor is a tax-ex under title 26 of the Code (the Internal                                 | tempt organization<br>he United States   | Debts are primaril debts, defined in § 101(8) as "incur individual primari personal, family, o household purpos | 11 U.S.C. primarily reed by an business deb ily for a primarily business deb   | ots.               |
| Filing Fee (Check one box.)  |  |  | Chapter 11 D  |  |                    |
| Filing Fee to be paid in installments (applicable to indivisigned application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).  Filing Fee waiver requested (applicable to chapter 7 indivisitanch signed application for the court's consideration. S | g that the debtor is<br>See Official Form 3A.  | Check if: Debtor's aggreginsiders or affilion 4/01/16 and Check all applicable A plan is being           | gate noncontingent liquicates) are less than \$2,49 every three years therea.  boxes: filed with this petition. | fined in 11 U.S.C. § 101(51D). I defined in 11 U.S.C. § 101(51D) Idated debts (excluding debts own 10,925 (amount subject to adjustifier). | ed to<br>ment      |
| Statistical/Administrative Information   |  | of creditors, in a   | accordance with 11 U.S.   | C. § 1126(b).  |                    |
| Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.                                       |  |  |   |  |                    |
| Estinated Number of Creditors  |  | ,001- 25,001-<br>,000 50,000   | 50,001-<br>100,000  | MAR 26 2   | STATES BANKRUPT    |
| Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000, \$500,000 \$1 to \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10  | to \$50 to   | 0,000,001 \$100,000,<br>\$100 to \$500<br>Ilion million  |   | 2015  More than \$1 billion  | SUPTOY EST         |
| Estimated Liabilities  | 001 \$10,000,001 \$50<br>to \$50 to \$   |  | ,   | More than \$1 billion  | Tar                |

| B1 (Official For<br>Voluntary Pet  | m Case 315-10818 Doc 1 Filed 03/26/15  | Entered 03/26/15 09:32:12                        | Desc Main Page 2         |
|--|--|--|--------------------------|
|  | st be completed and filed in every case.)  | Page 2 rotal):                                   |                          |
| Location   | All Prior Bankruptcy Cases Filed Within Last 8   | Years (If more than two, attach additional shoot |                          |
| Where Filed:   |  | Case Number:                                     | Date Filed:              |
| Location<br>Where Filed:   |  | Case Number:                                     | Date Filed:              |
| Name of Debto  | Pending Bankruptcy Case Filed by any Spouse, Partner, or Af  | filiate of this Debtor (If more than one, attach | additional sheet.)       |
|  | 11.  | Case Number:                                     | Date Filed:              |
| District:  |  | Relationship:                                    | Judge:                   |
| Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 3 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). |  |  |                          |
|  | and the same a part of this pennon.  | X  |                          |
|  |  | Signature of Attorney for Debtor(s) (            | Date)                    |
|  | own or have possession of any property that poses or is alleged to pose a Exhibit C is attached and made a part of this petition.  | or manners and identifiable narm to pu           | one health or safety?    |
| Exhibit D,  If this is a joint p   | d by every individual debtor. If a joint petition is filed, each spouse must completed and signed by the debtor, is attached and made a part of this poetition:  also completed and signed by the joint debtor, is attached and made a part of this poetition. | petition.  |                          |
|  | Information Regarding  | the Dahter Venne                                 |                          |
| Q'   | (Check any appl<br>Debtor has been domiciled or has had a residence, principal place o<br>preceding the date of this petition or for a longer part of such 180 days  | icable box.)                                     | or 180 days immediately  |
| There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  |  |  |                          |
| Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.   |  |  |                          |
|  | Certification by a Debtor Who Resides a<br>(Check all applica  | is a Tenant of Residential Property able boxes.) |                          |
|  |  |  |                          |
| (Name of landlord that obtained judgment)  |  |  |                          |
|  | ,  | (Address of landlord)                            |                          |
|  | Debtor claims that under applicable nonbankruptcy law, there are circuitre monetary default that gave rise to the judgment for possession  | renmetances under which the debter would be      | ermitted to cure the and |
|  | Debtor has included with this petition the deposit with the court of a of the petition.  |  | 1                        |
|  | Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).  |  |                          |

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 15-10818 Doc 1 Filed 03/26/15 Entered 03/26/15 09:32:12 Desc Main Document Page 4 of 10

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT

| In re Marboth Wilson | Case No.   |
|----------------------|------------|
| Debtor               | (if known) |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: MRBell Willow

Date: 3/26/15

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Page 2

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In Re:                  | ) |                     |
|-------------------------|---|---------------------|
| Debtor (s) Macbeth with | ) | Case No. Chapter [5 |

### List of Creditors

| Chero Import                              |  |
|---|--|
| 103's noty Apal 11500013                  |  |
| Plate=V691713                             |  |
| Chizago Il 60617<br>Department of finance |  |
| Department of finance                     |  |
| P-0 Box 88298                             |  |
| City of chicago 60604                     |  |
|   |  |
| 2005 13 95th street                       |  |
| chicago In 60617                          |  |
|   |  |
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|   |  |
|   |  |
|   |  |
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Case 15-10818 Doc 1 Filed 03/26/15 Entered 03/26/15 09:32:12 Desc Main Document Page 7 of 10 Debtor/Joint Debtor's Name:

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

Case 15-10818 B 201B (Form 201B) (12/09)

Doc 1 Filed 03/26/15

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Document Page 10 of 10

## UNITED STATES BANKRUPTCY COURT

| In re Mucheth william Debtor  | Case No   |
|---|---|
|   | CE TO CONSUMER DEBTOR(S)<br>HE BANKRUPTCY CODE  |
|   | ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the   |
| Printed name and title, if any, of Bankruptcy Petition Preparer Address:  | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) |
| Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. |   |
|   | on of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy  |
| Macbett Wilcon Printed Name(s) of Debtor(s)   | X Signature of Debtor Date  |
| Case No. (if known)   | X   |

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.